FEIN, SUCH & CRANE, LLP

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April 16, 2015

Durshawn Liggans 203 Hamlin Road Buffalo, New York 14208

> Re: Liggans, Durshawn Loan Servicer: M&T Bank Loan Number: 0002894277

Dear Sir/Madam:

Pursuant to your request, I am enclosing the reinstatement figures with regard to the above-entitled mortgage. Due to the fact that this matter was forwarded to our office for foreclosure proceedings, there have been additional charges incurred. Accordingly, the total amount due to reinstate the above-referenced mortgage is as follows:

Reinstatement figures estimated good through April 30, 2015:

Payments Due	\$5,715.10
Accumulated Late Charge	35.95
Forecasted Late Charges	7.19
Property Inspections	56.00
Escrow Advance	819.02
Mortgagor Recoverable Corporate Advance	4,315.56
Outstanding Estimated Foreclosure Fees and Costs	530.00
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Total Amount Due	\$11,478.82

This figure is an estimate good until April 30, 2015. Please make sure to use a cashier's check, payable to M&T Bank, and forward it to our office. Upon confirmation that the amount is sufficient to reinstate the loan and bring the account current with our client, we will cancel the foreclosure action and Lis Pendens.

Federal Law requires us to notify you that we are acting as a debt collecter attempt to collect a debt. All information will be used for that purpose.

If you are currently in a bankruptcy or have received a discharge in ¹